

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	Bankruptcy No. 18-22260 CMB
Ray Terzich	:	Chapter 13
Mary Kay Terzich,	:	
Debtors	:	
	:	
Ray Terzich	:	re doc. no. 30
Mary Kay Terzich,	:	
Movants	:	
	:	
v.	:	
	:	
PNC Bank, N.A.,	:	
Respondent	:	

**LOSS MITIGATION ORDER**

A ***Motion for Loss Mitigation*** was filed by Debtors on August 16, 2018. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

**AND NOW**, this 31st day of August, **20** 18, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's ***Loss Mitigation Program (LMP)*** as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtor: Ray & Mary Kay Terzich

Creditor: PNC Bank, N.A.

(2) ***During the Loss Mitigation Period***, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$980.00 per month to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) ***Within fourteen (14) days from the entry of this Order***, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.

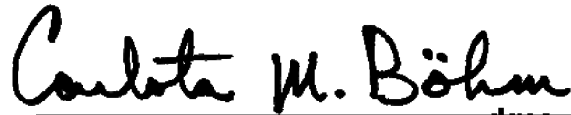
(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.P.A.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) ***One hundred twenty (120) days from the entry of this Order***, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) ***Within seven (7) days of the termination of the Loss Mitigation Period***, the Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtor shall ***immediately*** serve a copy of this Order on Creditor and file a certificate of service evidencing same.

Handwritten signature of Carlotta M. Bohm in black ink.

Honorable Carlotta M. Bohm  
United States Bankruptcy Judge

**dms**

FILED  
8/31/18 10:15 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Ray Terzich  
Mary Kay Terzich  
Debtors

Case No. 18-22260-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dsaw  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db/jdb +Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Kenneth Steidl on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste  
inberg.com;kmeyers@st  
Kenneth Steidl on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.  
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste  
inberg.com;kmeyers@st  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8